

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-14145-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Diane Lopez  
aka Dianne Lopez  
409 10th Street  
Union City, NJ 07087

Social Security No.:  
xxx-xx-4111

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 25, 2023 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 25, 2023  
JAN: rh

Jeanne Naughton  
Clerk

In re:  
Diane Lopez  
Debtor

Case No. 19-14145-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Aug 25, 2023

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Diane Lopez, 409 10th Street, Union City, NJ 07087-4193

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 25 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 25 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

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Date Rcvd: Aug 25, 2023

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Total Noticed: 3

Jill Manzo

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC AS SERVICER FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST [bankruptcy@fskslaw.com](mailto:bankruptcy@fskslaw.com)

Jill Manzo

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION [bankruptcy@fskslaw.com](mailto:bankruptcy@fskslaw.com)

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation [kmcnold@kmllawgroup.com](mailto:kmcnold@kmllawgroup.com) [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)

Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg [magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Paola D. Vera

on behalf of Debtor Diane Lopez [pvera@cabanillaslaw.com](mailto:pvera@cabanillaslaw.com) [bankruptcy@cabanillaslaw.com](mailto:bankruptcy@cabanillaslaw.com); [r64840@notify.bestcase.com](mailto:r64840@notify.bestcase.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 9